

Remarks

Claims 1-54 are pending in the application. Claims 1, 10, 19, 27 and 42 are the only independent claims. Claims 27-54 are new.

Applicants wish to thank the Examiner for his time in conducting the telephone interview of May 13, 2004 and his observations regarding the invention and the claims.

Claims 1-26 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Hough alone. Applicants respectfully traverse this rejection. For the reasons set forth in Applicants' Response dated September 3, 2003, Applicants respectfully submit that Hough neither teaches nor suggests the system of claims 1-26. Without restating all of these reasons, Applicants respectfully maintain that Hough does not teach or suggest the use of a plurality of stored templates that define tax rules for a plurality of jurisdictions and can be automatically retrieved based on a tax year identifier, a state identifier and a jurisdiction identifier to generate a tax calculation for a plurality of parcels of real property subject to property taxes in any jurisdiction of the plurality of jurisdictions. The system disclosed in Hough does not perform property tax calculations for any parcels, let alone doing so for a plurality of parcels located in many different jurisdictions.

Apart from the rejections based on Hough, Applicants have amended the claims to make them more readable and to claim additional aspects of the invention. Applicants submit that the amended claims 1-26 and new claims 27-54 are neither anticipated by nor obvious in view of the art of record. Applicants therefore request reconsideration and allowance of these claims.

The Examiner is invited to telephone Applicant's undersigned representative if he believes that this would facilitate prosecution of the application.

Dated: May 19, 2004.

Respectfully submitted,

FENNEMORE CRAIG

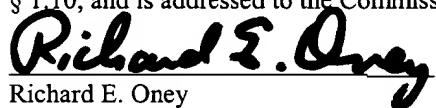


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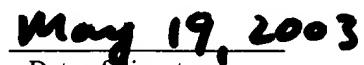
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Richard E. Oney



Date of Signature